

United States Bankruptcy Court
Eastern District of Virginia
200 South Washington Street
Alexandria, VA 22314

Case Number 11-14274-SSM
Chapter 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Tammy L Henry
fka Tammy Harlow Thomson, fka Tammy
L Harlow
13550 Heathcote Boulevard
No. 436
Gainesville, VA 20155

Last four digits of Social-Security or Individual Taxpayer-Identification (ITIN) No(s)., (if any):

Debtor: xxx-xx-9688

Employer Tax-Identification (EIN) No(s). (if any):

Debtor: NA

NOTICE OF NEED TO FILE PROOF OF CLAIM

The initial notice in this case instructed creditors that it was not necessary to file a proof of claim. Since that notice was sent, the trustee has advised that there are assets from which a distribution may be paid.

Creditors who wish to share in any distribution of funds must file a proof of claim with the clerk of the bankruptcy court at the address above by the following deadlines:

Deadline to File a Proof of Claim

For all creditors (except a governmental unit):

November 25, 2011

For a governmental unit:

December 7, 2011

For governmental units, a proof of claim must be filed by the aforementioned deadline or 180 days after the date of the order for relief in this case, whichever is later.

The proof of claim form is printed on the reverse side of this notice. It may be filed by regular mail with the court at the above address. If you wish to receive proof of its receipt by the Bankruptcy Court, enclose photocopy of the proof of claim together with a stamped, self-addressed envelope. Any attachment to the claim must be on 8 1/2" x 11" paper.

There is no fee for filing the proof of claim

Any creditor who already has filed a proof of claim need not file another proof of claim.

Dated: August 24, 2011

For the Court,

William C. Redden, Clerk
United States Bankruptcy Court

ANY ATTACHMENTS MUST BE 8 1/2 BY 11"

B10 (Official Form 10) (04/10)

UNITED STATES BANKRUPTCY COURT Eastern District of Virginia		PROOF OF CLAIM
Name of Debtor: Tammy L Henry		Case Number: 11-14274
NOTE: This form should not be used to make a claim for an administrative expense arising after the commencement of the case. A request for payment of an administrative expense may be filed pursuant to 11 U.S.C. § 503.		
Name of Creditor (the person or other entity to whom the debtor owes money or property):		<input type="checkbox"/> Check this box to indicate that this claim amends a previously filed claim. Court Claim Number: _____ <i>(If known)</i> Filed on: _____
Name and address where notices should be sent:		
Telephone number:		
Name and address where payment should be sent (if different from above):		<input type="checkbox"/> Check this box if you are aware that anyone else has filed a proof of claim relating to your claim. Attach copy of statement giving particulars. <input type="checkbox"/> Check this box if you are the debtor or trustee in this case.
Telephone number:		
1. Amount of Claim as of Date Case Filed: \$ _____ If all or part of your claim is secured, complete item 4 below; however, if all of your claim is unsecured, do not complete item 4. If all or part of your claim is entitled to priority, complete item 5. <input type="checkbox"/> Check this box if claim includes interest or other charges in addition to the principal amount of claim. Attach itemized statement of interest or charges.		5. Amount of Claim Entitled to Priority under 11 U.S.C. §507(a). If any portion of your claim falls in one of the following categories, check the box and state the amount. Specify the priority of the claim. <input type="checkbox"/> Domestic support obligations under 11 U.S.C. §507(a)(1)(A) or (a)(1)(B). <input type="checkbox"/> Wages, salaries, or commissions (up to \$11,725*) earned within 180 days before filing of the bankruptcy petition or cessation of the debtor's business, whichever is earlier - 11 U.S.C. §507 (a)(4). <input type="checkbox"/> Contributions to an employee benefit plan - 11 U.S.C. §507 (a)(5). <input type="checkbox"/> Up to \$2,600* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use - 11 U.S.C. §507 (a)(7). <input type="checkbox"/> Taxes or penalties owed to governmental units - 11 U.S.C. §507 (a)(8). <input type="checkbox"/> Other - Specify applicable paragraph of 11 U.S.C. §507 (a)(____). <p style="text-align: center;">Amount entitled to priority:</p> <p style="text-align: center;">\$ _____</p> <p style="font-size: small;">*Amounts are subject to adjustment on 4/1/13 and every 3 years thereafter with respect to cases commenced on or after the date of adjustment.</p>
2. Basis for Claim: _____ (See instruction #2 on reverse side.)		
3. Last four digits of any number by which creditor identifies debtor: _____ 3a. Debtor may have scheduled account as: _____ (See instruction #3a on reverse side.)		
4. Secured Claim (See instruction #4 on reverse side.) Check the appropriate box if your claim is secured by a lien on property or a right of setoff and provide the requested information. Nature of property or right of setoff: <input type="checkbox"/> Real Estate <input type="checkbox"/> Motor Vehicle <input type="checkbox"/> Other Describe: _____ Value of Property: \$ _____ Annual Interest Rate ____ % Amount of arrearage and other charges as of time case filed included in secured claim, if any: \$ _____ Basis for perfection: _____ Amount of Secured Claim: \$ _____ Amount Unsecured: \$ _____		
6. Credits: The amount of all payments on this claim has been credited for the purpose of making this proof of claim. 7. Documents: Attach redacted copies of any documents that support the claim, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, judgments, mortgages, and security agreements. You may also attach a summary. Attach redacted copies of documents providing evidence of perfection of a security interest. You may also attach a summary. <i>(See instruction 7 and definition of "redacted" on reverse side.)</i> DO NOT SEND ORIGINAL DOCUMENTS. ATTACHED DOCUMENTS MAY BE DESTROYED AFTER SCANNING. If the documents are not available, please explain: _____		
Date: _____	Signature: The person filing this claim must sign it. Sign and print name and title, if any, of the creditor or other person authorized to file this claim and state address and telephone number if different from the notice address above. Attach copy of power of attorney, if any.	
		FOR COURT USE ONLY

Penalty for presenting fraudulent claim: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571.

B10 (Official Form 10) (04/10) - Cont.

INSTRUCTIONS FOR PROOF OF CLAIM FORM

The instructions and definitions below are general explanations of the law. In certain circumstances, such as bankruptcy cases not filed voluntarily by the debtor, there may be exceptions to these general rules.

Items to be completed in Proof of Claim form

Court, Name of Debtor, and Case Number:

Fill in the federal judicial district where the bankruptcy case was filed (for example, Central District of California), the bankruptcy debtor's name, and the bankruptcy case number. If the creditor received a notice of the case from the bankruptcy court, all of this information is located at the top of the notice.

Creditor's Name and Address:

Fill in the name of the person or entity asserting a claim and the name and address of the person who should receive notices issued during the bankruptcy case. A separate space is provided for the payment address if it differs from the notice address. The creditor has a continuing obligation to keep the court informed of its current address. See Federal Rule of Bankruptcy Procedure (FRBP) 2002(g).

1. Amount of Claim as of Date Case Filed:

State the total amount owed to the creditor on the date of the Bankruptcy filing. Follow the instructions concerning whether to complete items 4 and 5. Check the box if interest or other charges are included in the claim.

2. Basis for Claim:

State the type of debt or how it was incurred. Examples include goods sold, money loaned, services performed, personal injury/wrongful death, car loan, mortgage note, and credit card. If the claim is based on the delivery of health care goods or services, limit the disclosure of the goods or services so as to avoid embarrassment or the disclosure of confidential health care information. You may be required to provide additional disclosure if the trustee or another party in interest files an objection to your claim.

3. Last Four Digits of Any Number by Which Creditor Identifies Debtor:

State only the last four digits of the debtor's account or other number used by the creditor to identify the debtor.

3a. Debtor May Have Scheduled Account As:

Use this space to report a change in the creditor's name, a transferred claim, or any other information that clarifies a difference between this proof of claim and the claim as scheduled by the debtor.

4. Secured Claim:

Check the appropriate box and provide the requested information if the claim is fully or partially secured. Skip this section if the claim is entirely unsecured. (See DEFINITIONS, below.) State the type and the value of property that secures the claim, attach copies of lien documentation, and state annual interest rate and the amount past due on the claim as of the date of the bankruptcy filing.

5. Amount of Claim Entitled to Priority Under 11 U.S.C. §507(a):

If any portion of your claim falls in one or more of the listed categories, check the appropriate box(es) and state the amount entitled to priority. (See DEFINITIONS, below.) A claim may be partly priority and partly non-priority. For example, in some of the categories, the law limits the amount entitled to priority.

6. Credits:

An authorized signature on this proof of claim serves as an acknowledgment that when calculating the amount of the claim, the creditor gave the debtor credit for any payments received toward the debt.

7. Documents:

Attach to this proof of claim form redacted copies documenting the existence of the debt and of any lien securing the debt. You may also attach a summary. You must also attach copies of documents that evidence perfection of any security interest. You may also attach a summary. FRBP 3001(c) and (d). If the claim is based on the delivery of health care goods or services, see instruction 2. Do not send original documents, as attachments may be destroyed after scanning.

Date and Signature:

The person filing this proof of claim must sign and date it. FRBP 9011. If the claim is filed electronically, FRBP 5005(a)(2), authorizes courts to establish local rules specifying what constitutes a signature. Print the name and title, if any, of the creditor or other person authorized to file this claim. State the filer's address and telephone number if it differs from the address given on the top of the form for purposes of receiving notices. Attach a complete copy of any power of attorney. Criminal penalties apply for making a false statement on a proof of claim.

DEFINITIONS

Debtor

A debtor is the person, corporation, or other entity that has filed a bankruptcy case.

Creditor

A creditor is a person, corporation, or other entity owed a debt by the debtor that arose on or before the date of the bankruptcy filing. See 11 U.S.C. §101 (10).

Claim

A claim is the creditor's right to receive payment on a debt owed by the debtor that arose on the date of the bankruptcy filing. See 11 U.S.C. §101 (5). A claim may be secured or unsecured.

Proof of Claim

A proof of claim is a form used by the creditor to indicate the amount of the debt owed by the debtor on the date of the bankruptcy filing. The creditor must file the form with the clerk of the same bankruptcy court in which the bankruptcy case was filed.

Secured Claim Under 11 U.S.C. §506(a)

A secured claim is one backed by a lien on property of the debtor. The claim is secured so long as the creditor has the right to be paid from the property prior to other creditors. The amount of the secured claim cannot exceed the value of the property. Any amount owed to the creditor in excess of the value of the property is an unsecured claim. Examples of liens on property include a mortgage on real estate or a security interest in a car.

A lien may be voluntarily granted by a debtor or may be obtained through a court proceeding. In some states, a court judgment is a lien. A claim also may be secured if the creditor owes the debtor money (has a right to setoff).

Unsecured Claim

An unsecured claim is one that does not meet the requirements of a secured claim. A claim may be partly unsecured if the amount of the claim exceeds the value of the property on which the creditor has a lien.

Claim Entitled to Priority Under 11 U.S.C. §507(a)

Priority claims are certain categories of unsecured claims that are paid from the available money or property in a bankruptcy case before other unsecured claims.

Redacted

A document has been redacted when the person filing it has masked, edited out, or otherwise deleted, certain information. A creditor should redact and use only the last four digits of any social-security, individual's tax-identification, or financial-account number, all but the initials of a minor's name and only the year of any person's date of birth.

Evidence of Perfection

Evidence of perfection may include a mortgage, lien, certificate of title, financing statement, or other document showing that the lien has been filed or recorded.

INFORMATION

Acknowledgment of Filing of Claim

To receive acknowledgment of your filing, you may either enclose a stamped self-addressed envelope and a copy of this proof of claim or you may access the court's PACER system (www.pacer.psc.uscourts.gov) for a small fee to view your filed proof of claim.

Offers to Purchase a Claim

Certain entities are in the business of purchasing claims for an amount less than the face value of the claims. One or more of these entities may contact the creditor and offer to purchase the claim. Some of the written communications from these entities may easily be confused with official court documentation or communications from the debtor. These entities do not represent the bankruptcy court or the debtor. The creditor has no obligation to sell its claim. However, if the creditor decides to sell its claim, any transfer of such claim is subject to FRBP 3001(e), any applicable provisions of the Bankruptcy Code (11 U.S.C. § 101 *et seq.*), and any applicable orders of the bankruptcy court.

Certificate of Service Page 5 of 6
 United States Bankruptcy Court
 Eastern District of Virginia

In re:
 Tammy L Henry
 Debtor

Case No. 11-14274-SSM
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0422-9

User: williamsd
 Form ID: VAN004

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 Total Noticed: 46

Date Rcvd: Aug 24, 2011

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 26, 2011.

db +Tammy L Henry, 13550 Heathcote Boulevard, No. 436, Gainesville, VA 20155-6681
 cr +Receivable Management Services, 4836 Brecksville Rd, P.O. Box 523, Richfield, OH 44286-0523
 10504311 +AGRI Financial Services, PO Box 32007, Louisville, KY 40232-2007
 10504310 Ace Hardware Corporation, 2200 Kensington Court, Oak Brook, IL 60523-2100
 10504312 +Aide's Discount Store, 316 Seneca Trail, Ronceverte, WV 24970-1320
 10504313 +American Bureau of Collections, 1100 Main Street, Buffalo, NY 14209-2356
 10504314 +American Rod and Gun, PO Box 2820, Springfield, MO 65801-2820
 10504315 Avaya Financial Services, PO Box 93000, Chicago, IL 60673-3000
 10546256 +Avaya, Inc, c/o RMS Bankruptcy Recovery Services, P.O. Box 5126, Timonium, Maryland 21094-5126
 10504316 Avaya, Inc, PO Box 5125, Carol Stream, IL 60197-5125
 10504323 Cintas Corporation, PO Box 630803, Attention AR Department, Cincinnati, OH 45263-0803
 10504324 Culpeper Star Exponent, PO Box 26087, Richmond, VA 23260-6087
 10504325 +Ebenezer Heights Greenhouse, 1901 Broad Street, Culpeper, VA 22701-3841
 10504326 +Gastroenterology Center Of Va, 11440 Commerce Park Drive, Suite LL-4, Reston, VA 20191-1544
 10504327 +Gulick, Carson, Thorpe, PC, 70 Main Street, Suite 52, Warrenton, VA 20186-3346
 10504328 +I C System Inc, PO Box 64378, Saint Paul, MN 55164-0378
 10504330 +Internal Revenue Service, Attn: Carol Williams, 401 E. Market Street, Se 204, Charlottesville, VA 22902-5264
 10504331 +Larson Manufacturing Company, PO Box 5025, Brookings, SD 57006-5025
 10504332 +Leland Lures, 262 Fairview Road, Searcy, AZ 72143-9276
 10504333 +Michael F Thomson, 6328 Georgetown Road, Broad Run, VA 20137-2120
 10504335 +Office of Treasurer Culpepper, PO Box 1447, Culpeper, VA 22701-6447
 10504336 Pepsi-Cola Bottling Company, PO Box 9035, Charlottesville, VA 22906-9035
 10504337 +Receivables Management Service, 4836 Brecksville Road, PO Box 523, Richfield, OH 44286-0523
 10504338 +Republic Services Allied Waste, 1321 Belman Road, Fredericksburg, VA 22401-7078
 10504339 +SunTrust Bank, PO Box 79079, Baltimore, MD 21279-0079
 10504342 +The Gastroenterology Group, 11440 Commerce Park Drive, Suite LL-4, Reston, VA 20191-1544
 10504343 +The Lewis Law Firm, 10306 Eaton Place, Suite 200, Fairfax, VA 22030-2201
 10504344 +The Town of Culpeper, 400 South Main Street, Suite 109, Culpeper, VA 22701-3146
 10504345 +Valley Sharp Shop, 1966 Goose Creek Road, Waynesboro, VA 22980-6511
 10504348 +Virginia Dept. of Taxation, Office of Compliance, PO Box 27407, Richmond, VA 23261-7407
 10504350 +Xerox Corporation, 4836 Brecksville Road, PO Box 482, Richfield, OH 44286-0482
 10504351 +Xerox Corporation, 45 Glover Avenue, P.O. Box 4505, Norwalk, CT 06856-4505
 10504352 +Young, Nicholas, Branner & Phi, 301 South West Street, PO Box 1029, Culpeper, VA 22701-1029

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QDFKING.COM Aug 25 2011 10:18:00 Donald F. King, 9302 Lee Highway, Suite 1100, Fairfax, VA 22031-6054
 10504317 +EDI: BANKAMER2.COM Aug 25 2011 10:18:00 Bank Of America, PO Box 17054, Wilmington, DE 19850-7054
 10504319 +EDI: CAPITALONE.COM Aug 25 2011 10:18:00 Capital One, N.A., PO Box 85520, Richmond, VA 23285-0000
 10504318 +EDI: CAPITALONE.COM Aug 25 2011 10:18:00 Capital One, N.A., Capital One Bank (USA) N.A., PO Box 30285, Salt Lake City, UT 84130-0285
 10504321 +EDI: CHASE.COM Aug 25 2011 10:18:00 Chase, PO Box 15298, Wilmington, DE 19850-5298
 10504322 +EDI: CHASE.COM Aug 25 2011 10:18:00 Chase, 3990 S Babcock Street, Melbourne, FL 32901-8212
 10504329 +EDI: IRS.COM Aug 25 2011 10:18:00 Internal Revenue Service, Insolvency Section, PO Box 7346, Philadelphia, PA 19101-7346
 10504334 +E-mail/Text: dschallich@ncb.coop Aug 25 2011 10:32:59 National Cooperative Bank, 2011 Crystal Drive, Suite 800, Arlington, VA 22202-3734
 10504340 +EDI: STFL.COM Aug 25 2011 10:18:00 Suntrust Mortgage/cc 5, Attention: Bankruptcy Division, PO Box 85092, Richmond, VA 23285-5092
 10504341 +EDI: STFL.COM Aug 25 2011 10:18:00 Suntrust Mortgage/cc 5, 1001 Semmes Avenue, Richmond, VA 23224-2245
 10504347 +EDI: AFNIVZCOMBINED.COM Aug 25 2011 10:18:00 Verizon, PO Box 660720, Dallas, TX 75266-0720
 10504346 +EDI: AFNIVERIZONE.COM Aug 25 2011 10:18:00 Verizon, Bankruptcy Dept, PO Box 3037, Bloomington, IL 61702-3037
 10504349 +EDI: WFFC.COM Aug 25 2011 10:18:00 Wells Fargo Business Line, Business Direct Operations, PO Box 348750, Sacramento, CA 95834-8750

TOTAL: 13

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr SunTrust Mortgage, Inc.
 10504320* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
 (address filed with court: Capital One, N.A., PO Box 85520, Richmond, VA 23285-0000)
 TOTALS: 1, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0422-9

User: williamsd
Form ID: VAN004

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Total Noticed: 46

Date Rcvd: Aug 24, 2011

***** BYPASSED RECIPIENTS (continued) *****

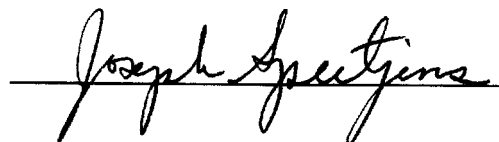
Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 26, 2011

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", is written over a horizontal line.